

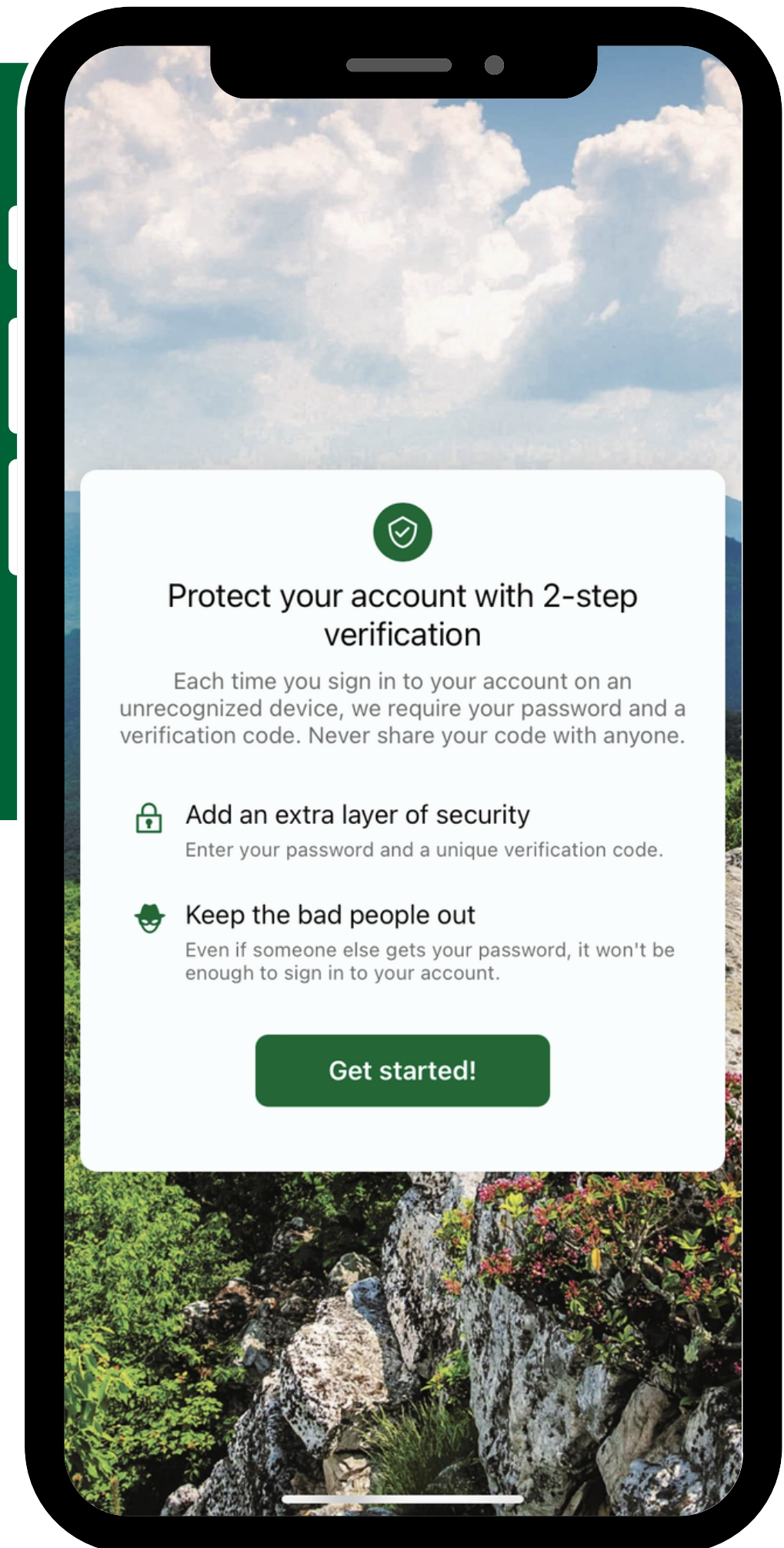
ESTABLISHING MULTI-FACTOR AUTHENTICATION



Logging in to digital banking for the first time? Follow our step by step guide to establish multi-factor authentication!

Step 1 - Protect Your Account

When logging in to digital banking for the first time, you will be asked to complete a two-step verification process. Following this initial set up, each time you sign in to your account on an unrecognized device, we will require your password and a verification code. This code should never be shared and is unique to your account.



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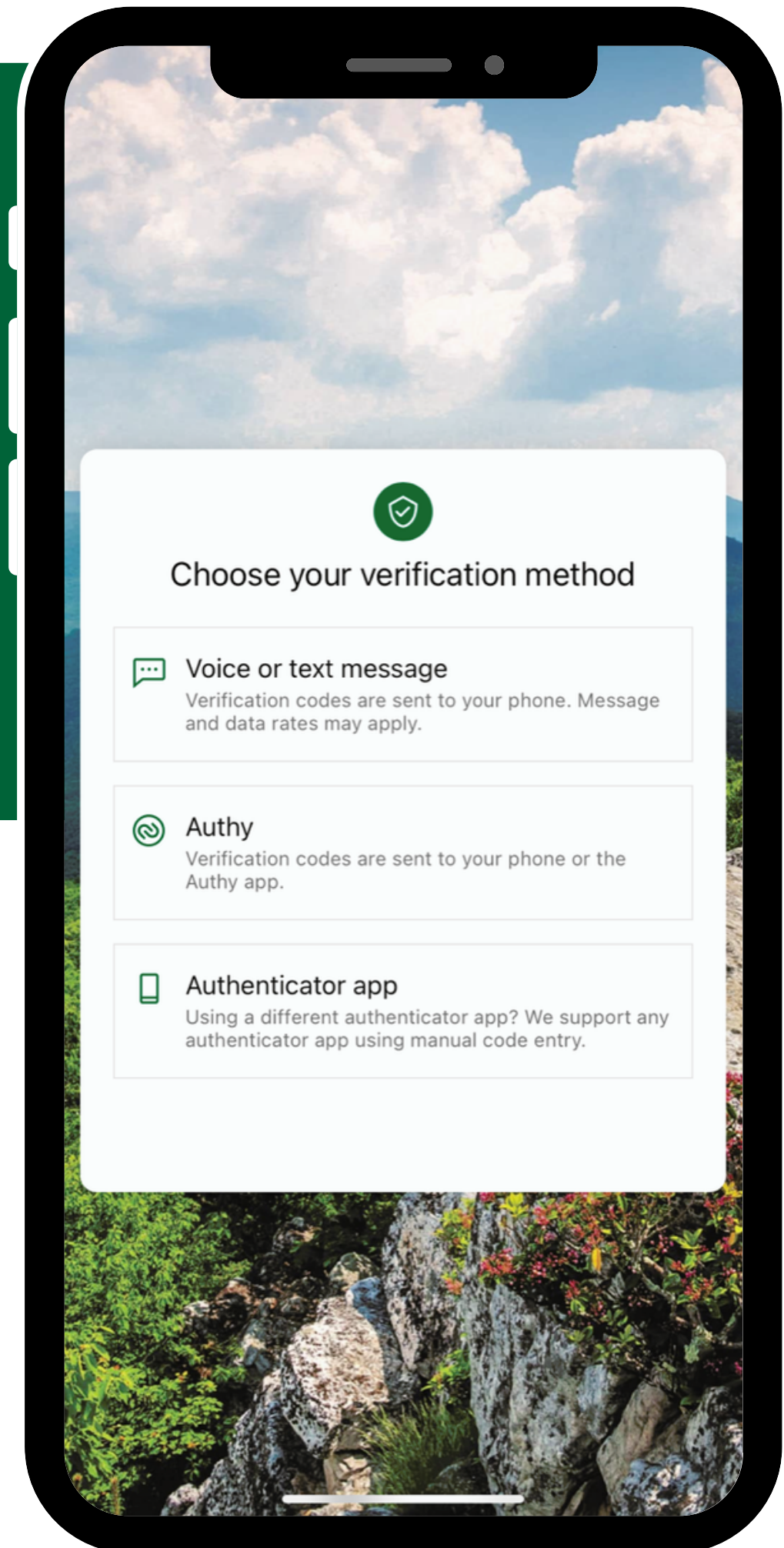


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Step 2 - Choose Your Verification Method

To begin the verification process, you will be asked to select your desired method of validating your identity. If you already use Authy or an Authenticator App, you may continue to do so.

If you aren't currently using or familiar with Authenticator Apps, we suggest selecting the first option of "voice or text message".



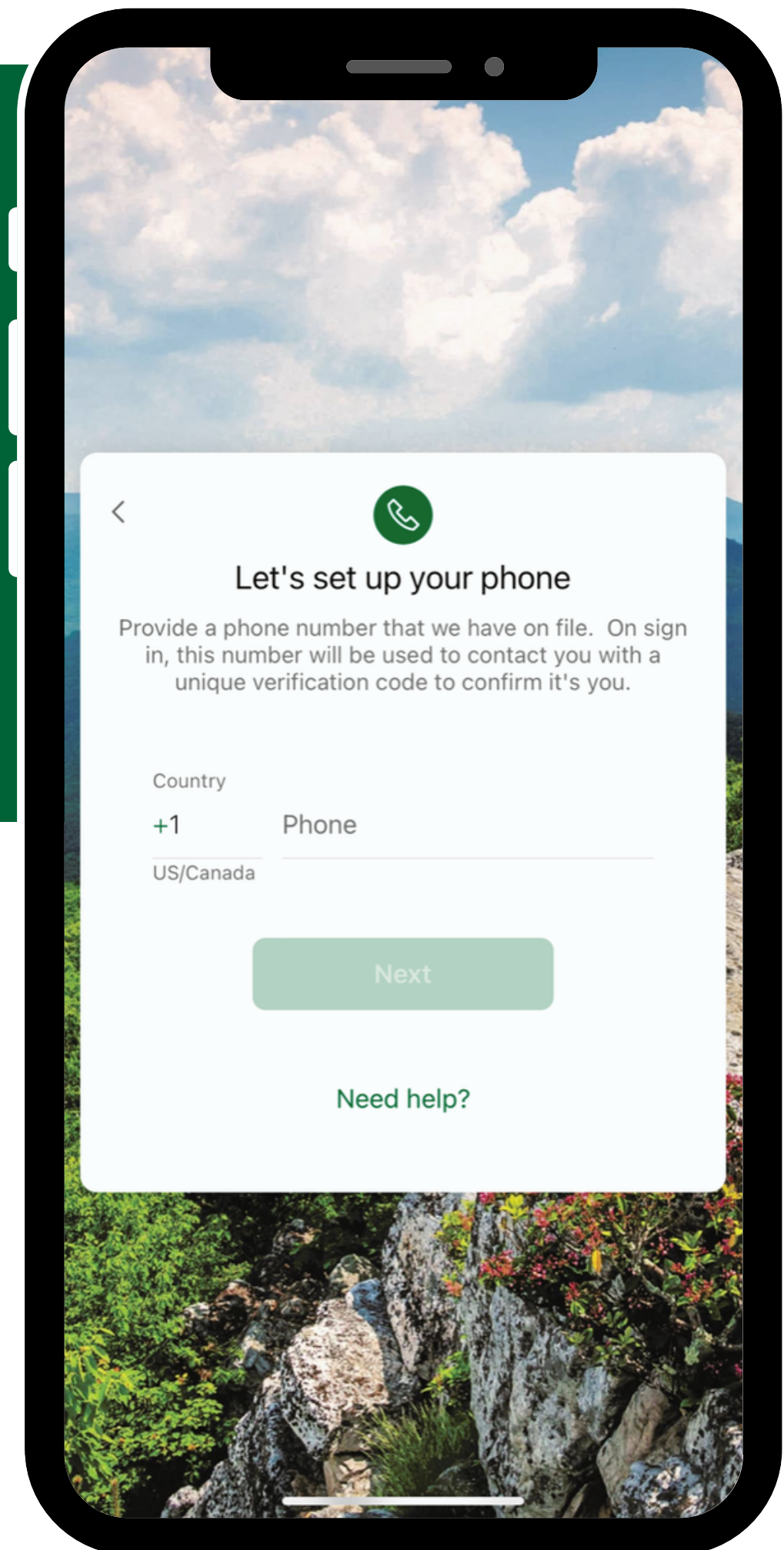
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Step 3 - Enter Your Phone Number

Please, enter either the mobile or home phone number you have on file with PCB. On sign in, this number will be used to contact you with a unique verification code (a set of numbers) to confirm it's you. Please, make sure the number you enter is capable of receiving either texts or voice calls, depending upon the verification method you select in Step 4.



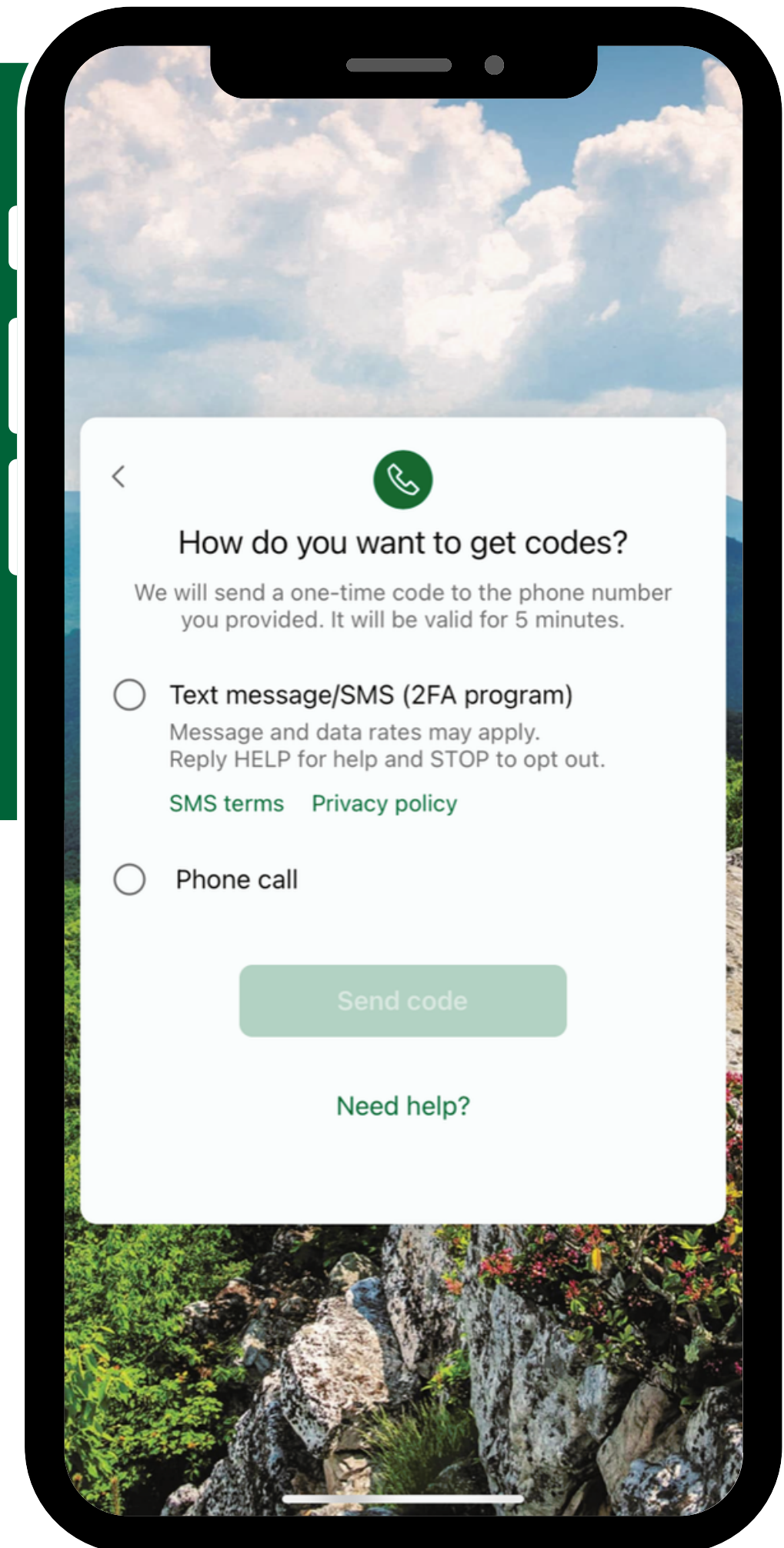
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Step 4 - Text or Phone Call

Upon entering your phone number, you will be asked how you would like to receive your one-time code. You can either receive the code via text message or phone call. Once the code has been sent, it is only valid for 5 minutes. Please, keep that in mind while completing the verification process.



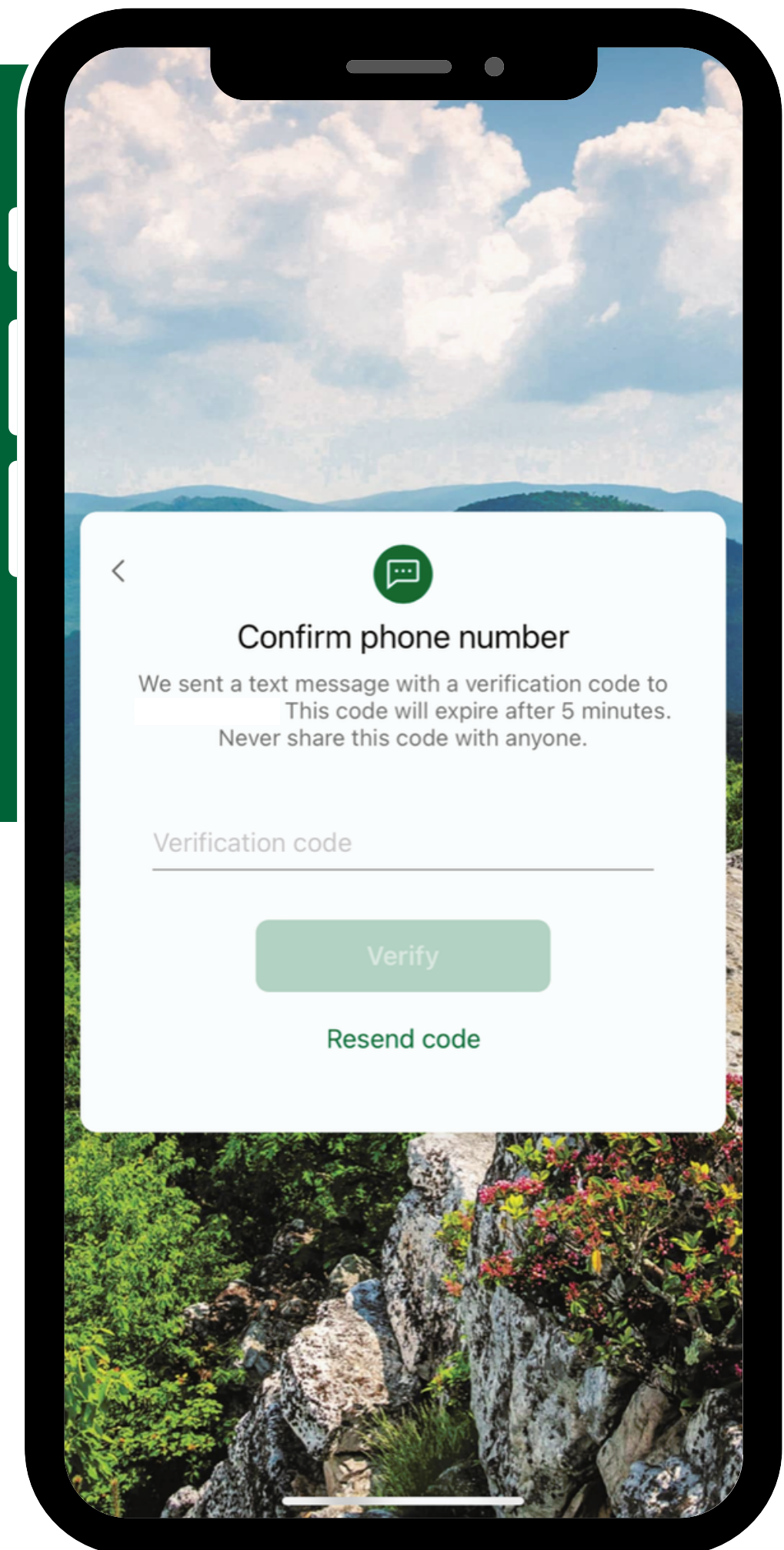
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Step 5 - Phone Number Confirmation

A verification code will be delivered to the phone number entered, either by text message or phone call. After receiving the code, you will need to enter it into the box and click “verify”. If you did not receive the code, double check the phone number entered (it is blocked out on the screenshot for security purposes). If the phone number is incorrect, please hit the back arrow and enter your correct phone number. If it is correct, you can click “resend code”.



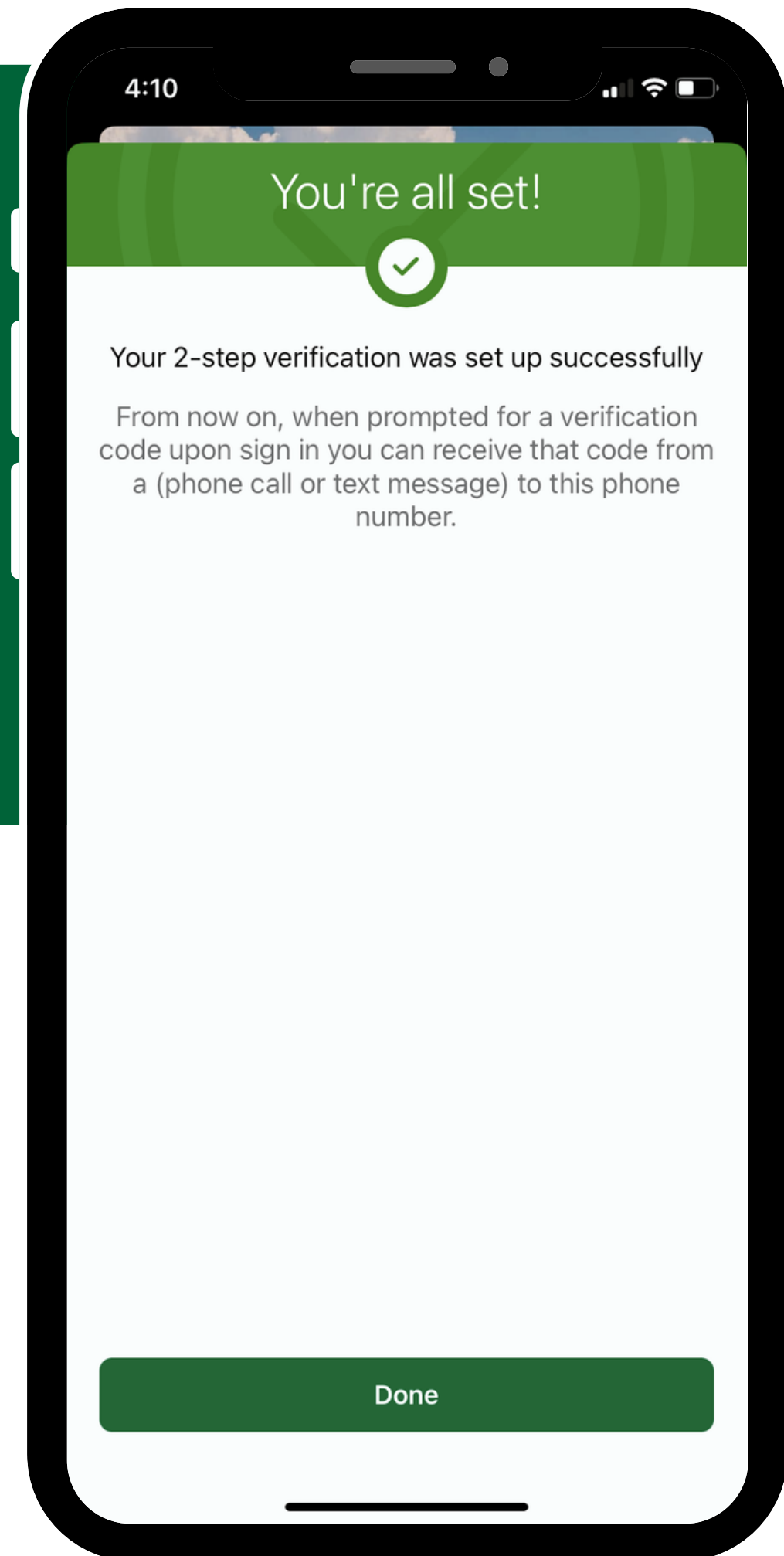
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Step 6 - Confirmation Message

If multi-factor authentication has been properly established and completed, you will receive a confirmation message. Keep in mind, the phone number you entered during this process will be the one verification codes are sent to in the future.



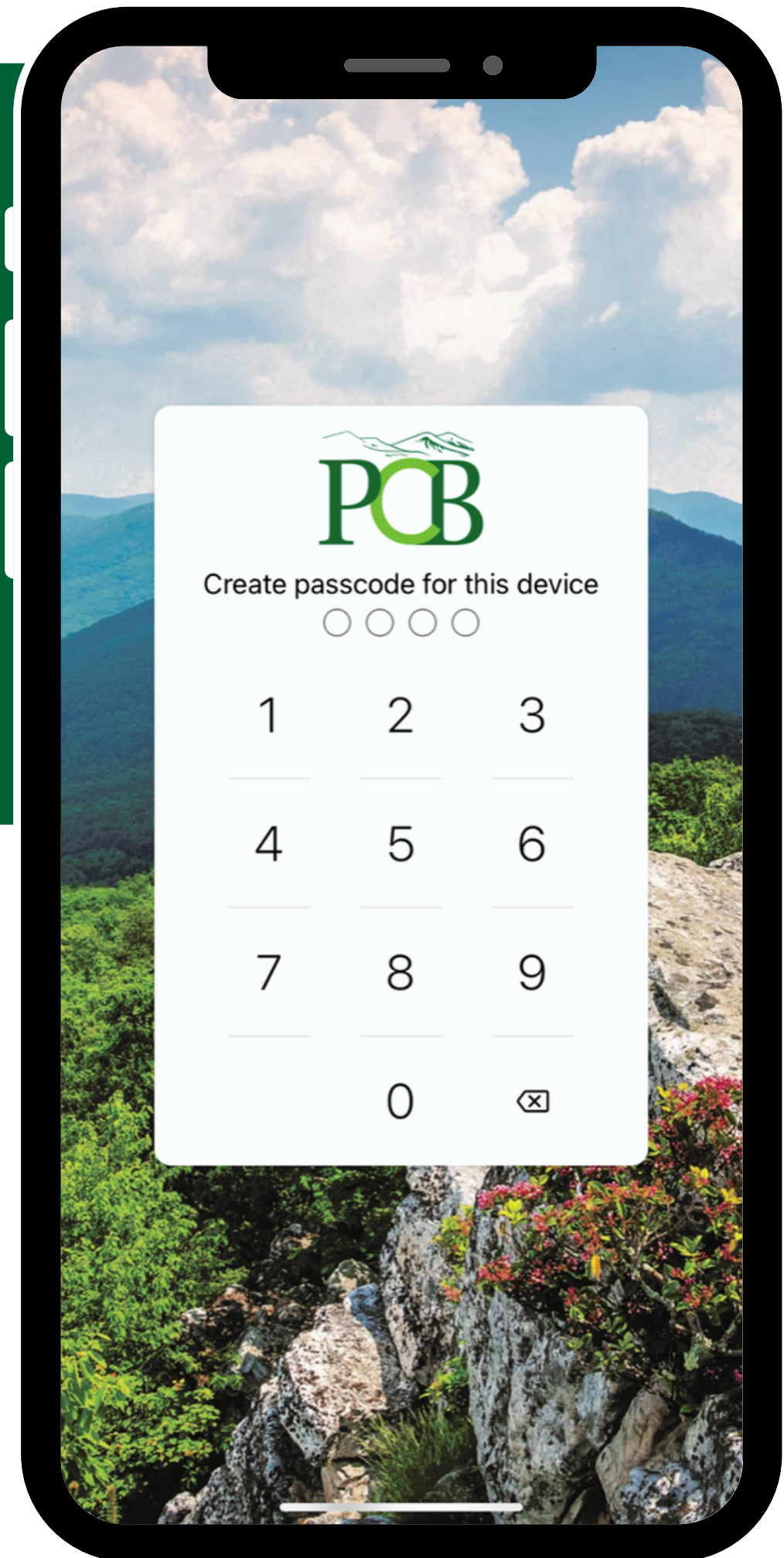
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Step 7 - Passcode

Upon completion of multi-factor authentication, if using the mobile app, you will be asked to also create a four digit passcode for your device. This will be used instead of your online banking username and password going forward.



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Step 8 - Confirm Passcode

You will be asked to enter the four digit passcode again to confirm and verify it is accurate.



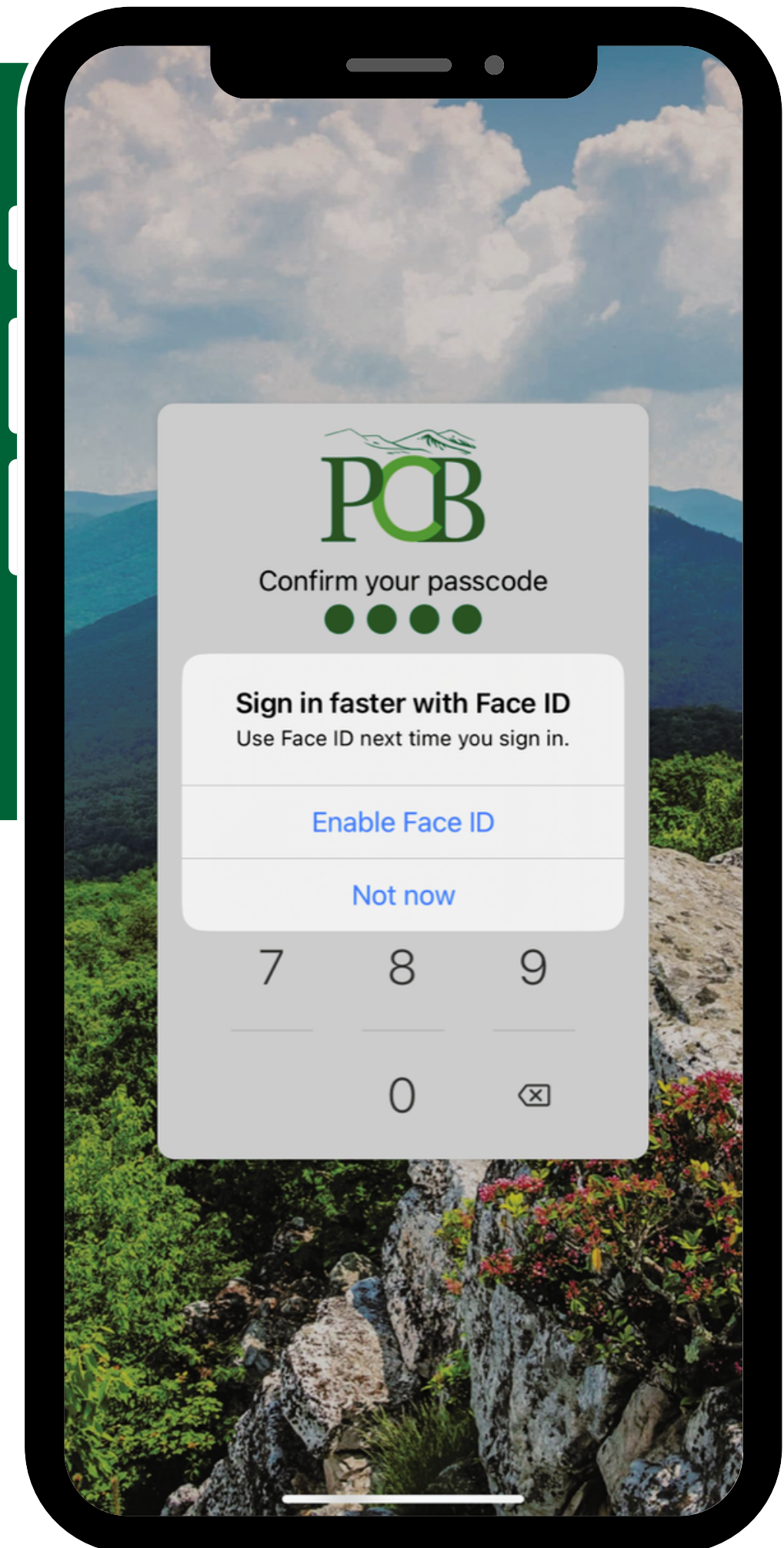
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Step 9 - Enable Face ID

Once the passcode has been confirmed and established, you will have the opportunity to turn on Face ID for login (if your device has the capability). Once enabled, you will login using Face ID with your four digit PIN serving as a back up password in the event facial recognition fails to work.



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Step 10 - Welcome to Your New Banking Experience!

You will be directed to your new digital banking dashboard where you can customize your screen and enjoy a new modern user experience! We hope you enjoy our new platform.

If you have any questions, don't hesitate to call (304) 358-2311 or chat with us within digital banking using the "message" feature!

